

Information sheet for depositors

Deposits with VeloBank S.A. are guaranteed by:	The Bank Guarantee Fund ¹⁾
Scope of cover:	the PLN equivalent of EUR 100,000 for each depositor in one entity covered by the guarantee scheme. ²⁾ VeloBank S.A. uses the following trademarks: Getin Bank, Noble Bank, VeloBank
If the depositor has more deposits with the same entity covered by the guarantee scheme:	all deposits with the same entity covered by the guarantee scheme are added up and the sum is subject to the limit of the PLN equivalent of EUR 100,000 ³⁾
If the depositor has a joint account with another person / persons:	the limit of the PLN equivalent of EUR 100,000 applies to each depositor separately ⁴⁾
Payment period in the event of insolvency of an entity covered by the guarantee scheme:	7 business days ⁵⁾
Payment currency:	PLN
Contact:	Bank Guarantee Fund ul. ks. Ignacego Jana Skorupki 4 00-546 Warsaw toll-free helpline: 800 569 341, fax: 22 58 30 589 e-mail: kancelaria@bfg.pl
Additional information:	https://www.bfg.pl/
Confirmation of receipt by the depositor: ⁶⁾	

ADDITIONAL INFORMATION

1) The system responsible for deposit protection.

The Bank Guarantee Fund is responsible for the protection of deposits.

2) 3) General scope of coverage.

If the deposit is not available because the entity covered by the guarantee scheme is unable to fulfil its financial obligations, disbursements to depositors shall be made by the Bank Guarantee Fund. The maximum disbursement amount is the PLN equivalent of EUR 100,000 for each depositor in one entity covered by the guarantee scheme. It means that all deposits placed with the same entity covered by the guarantee scheme are added up in order to determine the amount covered by the guarantee. For example, if the depositor has the PLN equivalent of EUR 90,000 in a savings account and the PLN equivalent of EUR 20,000 in a current account with the same entity covered by the guarantee scheme, only the PLN equivalent of EUR 100,000 will be disbursed.

This method is also used where an entity covered by the guarantee scheme operates under different trademarks. VeloBank S.A. also operates under the names Getin Bank and Noble Bank and VeloBank. This means that the sum of all deposits made under one or more of these trademarks is guaranteed jointly up to the PLN equivalent of EUR 100,000. The average exchange rate published by the National Bank of Poland on the date of fulfilment of the guarantee condition, within the meaning of Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution (Journal of Laws, item 996), is used to calculate the PLN equivalent of the EUR amount for a given entity covered by the deposit guarantee scheme.

4) **Coverage limit for joint accounts.**

In the case of joint accounts, the limit of the PLN equivalent of EUR 100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a partnership, association or unincorporated organisational unit to which a separate act confers legal capacity, for the purposes of calculating the upper limit of the PLN equivalent of EUR 100,000, are aggregated and treated as a deposit of one depositor.

Where the funds or receivables of a depositor who is a natural person originate from:

1. disposal against payment:
 - a) of real estate developed with a single-family residential building within the meaning of the Building Law of 7 July 1994 (Journal of Laws of 2016, item 290, as amended), a part thereof or a share in such real estate;
 - b) of perpetual usufruct right to land developed with a single-family residential building within the meaning of the Building Law of 7 July 1994 or a share in such a right;
 - c) of independent residential premises within the meaning of the Act of 24 June 1994 on the ownership of premises (Journal of Laws of 2015, item 1892), constituting a separate property or a share in such premises, land or a share in land or perpetual usufruct right to land or a share in such a right, related to such premises;
 - d) of co-operative ownership right to residential premises or a share in such a right — if the sale did not take place as part of the conducted business activity;
2. performance, for the depositor, of a contractual or judicial division of assets after cessation of marital co-ownership;
3. acquisition of inheritance by the depositor, execution of legacy for the depositor or receipt of a reserved share by the depositor;

4. payment of the sum insured under the life insurance contract in connection with the death of the insured person or their survival until a specified age;
5. payment of the sum insured under a personal accident insurance contract due to a bodily injury, health disorder or death of the insured person due to an accident;
6. payment of severance pay on terms and in the amount specified in separate provisions;
7. payment of old-age or disability retirement severance pay referred to in Article 92¹ § 1 of the Act of 26 June 1974 — Labour Code (Journal of Laws of 2014, item 1502, as amended) or separate regulations, on terms and in the amount specified in these regulations

— they are covered by the guarantee within 3 months from the date on which the account was credited or the receivable arose, up to the amount constituting the difference between double the limit of the PLN equivalent of EUR 100,000 and the sum of other funds and receivables of the depositor, not higher, however, than the limit of the PLN equivalent of EUR 100,000. After that date, the depositor's funds and receivables shall be covered by the mandatory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

If the funds come from payment of compensation for damage caused by a crime or redress of an injury suffered, the compensation or redress referred to in Article 552 of the Act of 6 June 1997 — Code of Criminal Procedure (Journal of Laws, item 555, as amended), they are covered by a guarantee within 3 months of the date on which the account is credited or the receivable arises — in full. After that date, these funds and receivables shall be covered by the mandatory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

For more information, please visit <https://www.bfg.pl>.

⁵⁾ **Disbursement.**

The entity responsible for the disbursement of guaranteed funds is the Bank Guarantee Fund (ul. ks. Ignacego Jana Skorupki 4, 00-546 Warsaw), tel. 800 569 341, fax: 22 58 30 589, e-mail: kancelaria@bfg.pl, website: <https://www.bfg.pl>.

The disbursement shall be made (in the amount of the PLN equivalent of up to EUR 100,000) no later than within 7 business days from the date of fulfilment of the guarantee condition referred to in Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution, with respect to a given entity covered by the deposit guarantee scheme. In cases specified in Article 36 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution, the 7-day time limit may be extended. If the guaranteed funds were not disbursed within these time limits, the Bank

Guarantee Fund should be contacted as the time limit for filing claims for disbursement may be time-barred. For more information, please visit <https://www.bfg.pl>.

- 6) **Where the depositor uses online banking, the information sheet may be made available and its receipt confirmed by electronic means.**

OTHER IMPORTANT INFORMATION

In general, deposits of all individual customers and businesses are protected by deposit guarantee schemes. Information on the exceptions applicable to certain deposits can be found on the website of the relevant deposit guarantee scheme. Upon relevant enquiry, the entity covered by the guarantee scheme also provides information on whether certain products are covered or not. If the deposits are guaranteed, the entity covered by the guarantee scheme also confirms this on the account statement.